

Appl. No.: 09/737,277  
Amdt. Dated: 05/27/2004  
Off. Act. Dated: 02/27/2004

**Amendments to the Claims:**

This listing of claims will replace all prior versions, and listings, of claims in the application:

**Listing of Claims:**

1. (original): An information gathering and distribution system, comprising:  
a data terminal capable of receiving data; and  
a transaction and information clearing house (TIPCH), said TIPCH configured to gather electronic information from a vendor, said TIPCH connected selectively to said data terminal;  
wherein said electronic information is automatically transferred to said data terminal when said data terminal is connected to said TIPCH.
2. (original): A system as recited in claim 1, wherein said data terminal is further configured to send electronic signals to said TIPCH.
3. (original): A system as recited in claim 2, said system further comprising a financial transaction processing mechanism associated with said TIPCH, said processing mechanism configured to disperse forms of remuneration to a vendor associated with a transaction authorized by said TIPCH.
4. (original): A system as recited in claim 3, wherein said financial transaction processing mechanism is a financial institution.
5. (original): A system as recited in claim 1, wherein said data terminal further comprises a security mechanism, wherein access to said terminal is restricted to a particular user.

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6. (original): A system as recited in claim 1, wherein said transaction and information processing clearing house further comprises a security mechanism, wherein access to said financial and information processing clearing house is restricted to a particular user.

7. (original): A system as recited in claim 1, said system further comprising a secure distribution system for distribution of electronic content to a user from said TIPCH, said TIPCH configured to receive electronic content from a vendor and to provide the electronic content to a user through said secure distribution system.

8. (currently amended): ~~The secure distribution~~ A system as recited in claim 7, wherein the TIPCH is configured to provide electronic content to a user by transmitting the electronic content to a users transaction device at the request of the user.

9. (currently amended): ~~The transaction and information clearing house~~ A system as recited in claim 3, further comprising a distribution channel configured to provide delivery of a product of the transaction.

10. (currently amended): ~~The secure distribution channel~~ A system as recited in claim 9, further comprising a return system configured to enable the user to return the package to the vendor.

11. (original): An electronic commerce system, comprising:  
a data terminal capable of sending and receiving data, said terminal configured to indicate that a transaction is to be performed;  
a transaction and information clearing house (TIPCH), said TIPCH configured to gather electronic information from a vendor, said TIPCH connected selectively to said data terminal; said information automatically transferred to said data terminal when said

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data terminal is connected to said TIPCH, said TIPCH configured to interface with a financial processing system; and

a financial processing system configured to transfer funds from a users account to a vendors account when authorized by a data terminal.

12. (original): A system as recited in claim 11, wherein said transaction and information processing clearing house further comprises a security mechanism, wherein access to said financial and Information processing clearing house is restricted to a particular user.

13. (original): A system as recited in claim 11, wherein said data terminal further comprises a security mechanism, wherein access to said data terminal is restricted to a particular user.

14. (original): A system as recited in claim 11, wherein said transaction and information processing clearing house further comprises a distribution system configured to provide delivery of a product of a transaction to a user.

15. (original): The distribution system as recited in claim 14, further comprising a return system configured to enable the user to return the package to the vendor.

16. (currently amended): A method for permitting users to conduct an electronic commerce transaction, the method, comprising:

providing a data-transaction device to a user, the device capable of sending and receiving data, the transaction device having a unique identifier corresponding to the user;

providing a transaction and information clearing house (TIPCH), said TIPCH configured to receive electronic content from a vendor and to provide electronic content

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for storage in ~~[[to]]~~ said data-transaction device, said TIPCH maintaining an association between the user and the data-transaction device using the unique device identifier, said TIPCH authorizing a transaction based upon the device identifier, said TIPCH automatically providing said electronic content to said data-transaction device; and  
conducting an electronic commerce transaction with a vendor using the data-transaction device.

17. (currently amended): A method recited in claim 16, wherein a set of personal identification information corresponding to ~~[[he]]~~ the user is obtained and associated with the data-transaction device ~~is obtained and associated to the transaction device~~ upon a registration of the data-transaction device.

18. (original): A transaction and information processing clearing house (TIPCH) for use in an electronic system, comprising:  
a secure database identifying accounts corresponding to a particular device identifier;  
authorization logic coupled to the secure database configured to authorize access to a user information database;  
an information retrieval system wherein consumer account information is retrieved from selected consumer accounts and stored in said user information database; and  
an information disbursement system, wherein retrieved information in said user information database is automatically dispensed to a user.

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19. (new): A system for executing and tracking financial transactions, comprising:

a transaction and information clearing house (TIPCH), said TIPCH configured with an information repository (IR) in which electronic information from at least one vendor is gathered for each registered user of said TIPCH; and

a portable transaction device containing data memory and configured for connecting with said TIPCH by a secure communications link and populating said data memory automatically upon establishing said secure communications link with said TIPCH;

wherein said transaction device is configured with a unique identifier (ID) associated with a particular registered user having at least one financial account accessible to said TIPCH;

wherein said TIPCH is configured to interface with a financial processing system so that transactions can be executed in which funds are transferred between an associated user account and one or more vendor accounts.

20. (new): A system as recited in claim 19, wherein said transaction and information processing clearing house (TIPCH) is configured for interfacing with a registered user for establishing operating preferences for said portable transaction device, establishing report preferences, reporting status of accounts, allowing the user to change account and vendor parameters, displaying financial activity, paying invoices and bills, and/or controlling automated payments.

21. (new): A system as recited in claim 19, wherein said transaction and information clearing house (TIPCH) is configured for registering multiple portable transaction devices for each given user.

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22. (new): A system as recited in claim 19, further comprising means for biometric identification within said portable transaction device.

23. (new): A system as recited in claim 22, wherein said biometric identification comprises a fingerprint recognition device.

24. (new): A system as recited in claim 19, wherein said portable transaction device comprises a financially enabled electronic-commerce (e-commerce) device.

25. (new): A system as recited in claim 24, wherein said electronic-commerce (e-commerce) device is selected from the group of electronic-commerce devices consisting essentially of: cards having a smart card chip, digital wallets, smart cellular phones, home personal computers, web-enabled kiosks and personal digital assistants (PDAs).

26. (new): A system as recited in claim 19, wherein said transaction and information clearing house (TIPCH) is included within a transaction agent configured to operate on behalf of a registered user.

27. (new): A system as recited in claim 19:  
wherein said transaction and information clearing house (TIPCH) is configured to automatically populate said portable transaction device with information;  
wherein said automatic population of said portable transaction device with information comprises a zero click commerce activity.